

## PRESIDENT'S MESSAGE

Spring is here - and after this winter, it is so good to be able to say that!

UGRA has not been hibernating, and we have a lot to tell you. First, there is that white envelope that you will have received from the University, regarding the proposed transition to the *University Pension Plan Ontario*, as of July 1, 2021. As indicated in the document, under the UPP, retirees will continue to be paid the same pension as before the conversion. The new plan will be a jointly-sponsored plan (JSPP) with the University of Guelph pension plans joining those of Queen's University and the University of Toronto, which provides the benefits of long-term sustainability for a defined-benefit plan as well as shared governance by employers and employees. The University remains responsible for funding any deficit in the pension plans at the time of transferring to the UPP. The good news is that your pension payments don't change. If you agree to the JSPP, **you don't need to do anything**, which is good thing for those with long to-do lists. Should you wish to register an objection, you can mail-in the form in your package.

UGRA works to promote the welfare of retirees and foster a mutually beneficial relationship with the University of Guelph. As retirees, we can't negotiate with the University retirees in the way that unions and associations of active employees do. But we can act as advocates, reminding the University of the significant contributions that retirees continue to make, and voicing concerns that we may have. Doug Badger, the UGRA member representative on the Board of Governors Pensions Committee has actively been reminding that committee that our current indexation formula (~CPI - 2%) really hurts when you have been retired for 10, 20, or more years. However, fixing this would be hugely expensive and complex, involving not only current pensioners but also the years of service already accrued by active employees. Years of service accrued after transition to the UPP in 2021 will have a different indexation formula, but at the cost of a jump in employees' contribution rates.



Our best interests as retirees and pensioners do seem well-served by transition to the UPP, in that it protects our current pensions in an environment that continues to be difficult for single-employer plans, and even somewhat hostile to defined-benefit plans in general.

Another recent advocacy for retirees has been on Extended Health Benefits, where we have been asking questions about what seem to be differences in eligibility and processes for benefit claims. A statement from Human Resources clarifying this appears elsewhere in this newsletter. Please continue to contact Human Resources and/or Sun Life directly when you have questions, but also contact UGRA if there are things about which we should be aware or things that seem puzzling to you. As retirees, we value the Extended Health Care and Dental Care plan, for which we share costs of coverage with the University.



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[www.ugra.ca](http://www.ugra.ca)

UGRA

## Recent Retirees

### November 1, 2018

Valeria Klotz LSD - Analytical  
 Jiping Li LSD - Analytical  
 Lynn Sorbara OVC HSC Clin. Sup.

### December 1, 2018

Martina Death Human Resources  
 Linda Kuiper Phys Res - Bld Mech.  
 Clarence Swanton Plant Agriculture

## Honours

UGRA congratulates **Andrew Gordon** and **Paula Menzies**, who have been named University Professors Emeriti.

Now UGRA is doing some things besides pensions and benefits! Did you happen to hear about the National CURAC Conference that will be held on the University of Guelph Campus on May 22-24, 2019? You are invited to attend! Registration and program information are on-line at <https://ugra.ca/curac/conference> Your registration fee ensures you will be well-fed by the U of G's famous Hospitality Services while you enjoy an eclectic and interesting program. We are grateful for program support from several sponsors – check the webpage! We have been working very hard to plan an outstanding meeting (Thank you, Convenors Janet Kaufman and Janis Randall Simpson!). UGRA's usual Spring Forum at the Arboretum Centre will be replaced by the Conference event on the afternoon of Friday May 24, 1-3 pm. We invite you to join us in the Library for

special presentations on the Archival and Special Collections, and a chance to meet over light refreshments at no charge to you.

Looking ahead, the UGRA 2019 Annual General Meeting will be held in the Arboretum Centre on Thursday June 13 from 10 am - 12 noon. Please also mark your calendars for an afternoon social on Wednesday, August 28, 2019, 2:30 - 4:30 pm, joining U of G President Franco J. Vaccarino in the renovated J. T. Powell Building.

And I would be remiss in my UGRA presidential duties if I did not remind you that we depend on your financial support for our UGRA activities, and we are happy to receive your membership contribution of \$25 (or more!) by cheque, cash, or by Paypal on-line. Many thanks!

**Roz Stevenson, President, UGRA**

## Annual General Meeting 2019

Arboretum Centre, Thursday, 13 June  
 Starting at 10:00 am  
 Refreshments from 9:30 am

### Agenda:

- 10:00 am - Keynote Speaker TBA
- 10:45 am - Start of Business Meeting
- Call to Order
- Approval of the Agenda
- Approval of the Minutes of the June 2018 AGM (see minutes online at [www.ugra.ca](http://www.ugra.ca))
- Reports of the Executive Committee
- Appointment of the Financial Reviewer
- Election of the 2019-2020 Executive
- Adjournment (approximately noon)



### University of Guelph Retirees Association UGRA 2018/2019 Operating Statement & 2019/2020 Budget

	2018/2019		2019/2020
	Budget	Actual	Budget
<b>Receipts</b>			
Member Contributions	7,500	7,111	7,500
Interest	100	130	100
Ad Revenue	1,500	1,150	1,000
Misc. UofG CURAC Support	1,500	1,724	—
<b>Total Receipts</b>	<b>10,600</b>	<b>10,115</b>	<b>8,600</b>
<b>Expenditures</b>			
Newsletters	5,500	5,273	5,500
Website	200	79	500
Board Meetings	125	109	125
CURAC Membership	175	189	190
CURAC Organizing Committee	500	N/A	—
CURAC Conference	3,000	2,743	1,200
Office Supplies & Operating	285	52	265
AGM	400	443	500
Fall Forum	575	486	600
Spring Forum	575	446	600
<b>Total Expenses</b>	<b>11,335</b>	<b>9,920</b>	<b>9,480</b>
<b>Surplus (Deficit)</b>	<b>(\$735)</b>	<b>\$195</b>	<b>(\$880)</b>

**Notes:** UGRA is organizing the May 2019 CURAC Conference, to be held @ the University of Guelph. Conference Projected Surplus, not reported here, to be shared 50/50 with CURAC. Refer: <https://www.ugra.ca/curac/conference>

*Submitted by Glenn White, Treasurer*

## Call for Nominations for UGRA Executive Committee

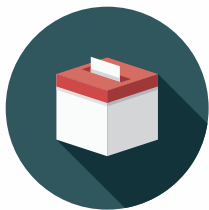
The UGRA Executive Committee is the leadership team that acts on behalf of the interests of University of Guelph retirees by:

- Liaising with the University on matters such as Pensions, Benefits, and Privileges;
- Communicating relevant news from the University and elsewhere in Canada to U of G Retirees; and,
- Organizing educational and social events for U of G Retirees.

As UGRA's Past President, I have the pleasant duty of chairing our Nominations Committee and to invite our members to nominate candidates for the Executive Committee. Only the position of Vice-President, who serves as President in the second year and Past President in a third year, is specified by the Committee. Executives for vacancies will be elected for a two-year term by the members at the Annual General Meeting (AGM) on June 13, 2019. Officers will also be appointed by the members present. Please nominate a worthy retiree, or volunteer yourself, to serve.

As members of the UGRA, all U of G retirees are eligible to vote at the AGM, and are eligible to hold an Executive position. The work involves participating in 10 Executive meetings each year and supporting and participating in UGRA member activities. If you would like to be part of the UGRA leadership team (i.e. the Executive Committee), or if you know someone who would be a good candidate, please contact the Nominations Committee (past-president@ugra.ca) which will then contact you for more information. The Committee will then present a slate of candidates to the June AGM business meeting.

*Peter G. Kevan, Past-President - for the UGRA Executive Committee Nominations Committee*



## Why CURAC /ARUCC Matters to Us

UGRA is a member of College and University Retiree Associations of Canada/Associations de retraités des universités et collèges du Canada. CURAC/ARUCC is a not-for-profit federation of many retiree postsecondary organizations across Canada. See <https://www.curac.ca>



The CURAC/ARUCC objectives are:

- to coordinate activities that promote communication among member associations,
- to share information,
- to provide mutual assistance, and
- to speak publicly on issues of concern to the over fifteen thousand individual college and university retirees across Canada.

All UGRA members have access to preferred group rates for services negotiated by CURAC/ARUCC.

- Travel opportunities through Collette Travel and Trip Merchant.
- Home and auto, and pet insurance through Economical Insurance. See Economical ad in this newsletter.
- extended health benefit insurance through Retired Teachers Ontario (RTO)
- **travel/trip cancellation insurance** through RTO or Johnson Insurance
- Check the CURAC website after May 1 for group rates on Hearing Aids.

*Kent Percival*

## Painting Auction

UGRA member, Ted Burnside (U of G Professor Emeritus, Animal & Poultry Science and Vice-President Academic, Nova Scotia Agricultural College now of Dalhousie University), joined the company of the intrepid on the UGRA trip to Churchill, Manitoba in 22 – 29 August, 2017 (UGRA Newsletter, Fall 2017). In acrylics, Ted captured one of the polar bears we saw. The canvas is 19.5 by 15.5 inches (or 50 by 40cm) and is framed as shown. He has provided this to both UGRA and CURAC to be auctioned at the upcoming CURAC Conference. The reserve bid is \$150.00. Any amount over \$150.00 will become a contribution to UGRA.

The painting will be displayed from May 22 to 24, 2019 at the CURAC meeting at U of G for silent auction, but in the meantime, we are also collecting bids by e-mail (please send your bid to me at pkevan@uoguelph.ca). You will be kept in the loop regarding bids (to be kept anonymous) as they are collected. Bidding will close after the end of the CURAC meetings and all top bidders will have a chance to make a final bid by e-mail. UGRA will then package and ship Ted's painting, at no extra charge, anywhere in Canada.

*Peter Kevan*



*Churchill Polar Bear by Ted Burnside*



## Passings

Dorothy Grenier	March 18, 2019
Peter Willoughby	March 17, 2019
Daniel Diebel	March 11, 2019
Charles Elliott	March 6, 2019
Florence Gormall	February 27, 2019
Bruce Wilkie	February 25, 2019
Audrey Weir	February 24, 2019
Leon Yaskowich	February 7, 2019
John W. Bishop	February 2, 2019
James McPherson	January 31, 2019
Neil M. Sullivan	January 30, 2019 *
Ron Osborne	December 10, 2018

\* With sadness, we note the passing of Neil Sullivan in January. Neil was not only the first Comptroller at the University of Guelph, he was UGRA's first Treasurer.



## Pensions Update

### CURRENT PLAN STATUS

A new actuarial liability valuation is in progress (as of Oct. 1/18). The previous liability calculation was August 1, 2016. The updated valuation is likely to produce a reduced "going-concern" funding deficit, and thus reduced "extra payments" requirements by the University going forward. In the most recent fiscal year (ending Sept.30/18) of the current plans, extra payments were \$35 million and total employer contributions were \$62 million.

### UPDATE ON NEW UNIVERSITY PENSION PLAN (UPP)

Mailing to all pension recipients of the "consent package" was targeted for the last week of March. The package includes an Objection Form. The threshold for transitioning current retirees to the new UPP is "less than one-third objecting."

The major groups of Guelph's unionized employees (including faculty) have strongly supported moving to the new jointly-sponsored plan, joining Queens and University of Toronto. The current UGRA executive has debated what guidance (i.e. support or objection), if any, the UGRA should provide to retirees. The UPP web-site and University administration have indicated retirees are unaffected by the move to the new plan.

For currently active employees, the UPP provides assurance of long-term sustainability of a defined-benefit pension plan. Along with this assurance comes both shared governance and shared risk.

Many retirees (and survivors) are experiencing financial hardship due to the indexation formula of our current plan(s). There have been minimal (almost nil) inflation adjustments to pension recipients for the past decade. On behalf of retirees, I raised the concern regarding the current indexation scheme at the March 7 meeting of the Board of Governors' Pension Committee. The indexation formula in the new UPP is better (75% of CPI), however current retirees are "locked-in" to our current formula (CPI-2%).

At the March 7 meeting, I tabled a formal request to have the University actuaries provide a cost estimate of "harmonizing" our indexation formula with the new UPP, effective with the tentative UPP startup date of July 1, 2021. The "cost" (i.e. increased actuarial liability) will be provided to the Committee at its next meeting in May. Any revision to the formula would affect both active members and retirees at the Board of Governors' Pension Committee and in our ongoing dialogue with the University Administration.

*D. Doug Badger, CPA CGA (retired)*

## UGRA Travel Adventures

There are still a few spots open for our trip to **China** from October 10-27, 2019. For information, contact Vikki Tremblay without delay at [victoria.tremblay@transat.com](mailto:victoria.tremblay@transat.com)

Air Transat and Collette travel companies are partnering to offer university retirees, including UGRA members, a small group tour of the **South of France** in April 2020 at a discounted price. Brochures and other information will be available at the CURAC Conference at the University of Guelph May 22-24. For more information, go to <https://gateway.gocollette.com/link/950308>



Saint Emilion, Bordeaux

# Retirees Social

Join President Franco J. Vaccarino for an afternoon social to renew old acquaintances and hear what's new and changing at the University.

Wednesday, August 28, 2019

2:30 p.m. - 4:30 p.m.

J. T. Powell Building

3:00 p.m. formal program followed by a tour of the newly renovated J. T. Powell Building. Light refreshments will be served after the tour. Parking will be provided

Student Wellness provides resources and services to help facilitate the development of the whole person by utilizing innovative strategies to promote the student's optimal well-being and to achieve success in their academic careers. In this newly renovated space in the J. T. Powell Building student wellness services are all now under one roof.



Please register online by Wednesday, August 21, 2019 at <https://uoguelph.ca/2019ugretirees>

For more information contact Claire Alexander at [calexand@uoguelph.ca](mailto:calexand@uoguelph.ca) or call 519-824-4120, extension 53098



## About Your Benefits

After receiving questions from our members, UGRA recently asked Human Resources to clarify: 1) why some people have different benefits than others, and 2) whether massage therapy claims need a doctor's referral. Human Resources got back to us on the first question as follows:

...Currently upon retirement, an individual moves into their designated retirement plan for the purpose of benefit coverage. The designated retirement plan design is based on the provisions of the individual's active employee group plan on the date of retirement with some additional limitations that are outlined in both the retiree and active booklets. These are:

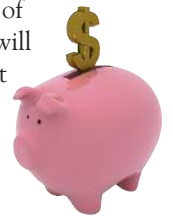
- Semi-private hospital coverage is limited to the 180 days per injury or illness;

- Nursing Services: retirees and any eligible dependents are not eligible for coverage of a PSW;

- Orthodontic Services.

While the active provisions are provided to **new** retirees on retirement, existing retirees are **not** eligible for any changes made to the active plans post-retirement. Based on this, the recent changes that have been negotiated with a select number of employee groups would only be accessible to individuals who retire on or after the effective date of the change. Each time the University negotiates a change to the active plans (e.g. through collective bargaining or policy changes), a new retiree plan is created with the carrier to ensure that the correct plan provisions are carried into retirement. This should hopefully answer your question with respect to how the provider knows what retiree is eligible for certain benefits.

In regard to question 2, as of September 1, 2019, there will no longer be a requirement for a physician's referral for massage therapy. This is an administrative practice, **not** a benefit enhancement and does not change your existing eligibility for benefits post retirement. The extension of any other administrative practice will be considered on a case-by-case basis.



If you have further questions about your own benefits or entitlements, refer to the retirement booklet you received upon retirement (don't lose this important document!). You may also contact Human Resources directly at the University by telephoning 519-824-4120 ext. 52732, or online at <https://www.uoguelph.ca/hr/retirees/retiree-benefits>



## Mark Your Calendars!



**CURAC Conference** May 22 to May 24.  
Full program and registration details can be found at [www.ugra.ca](http://www.ugra.ca) and [www.curac.ca](http://www.curac.ca)

The **Spring Forum** alternative is on Friday, May 24 at 1:00 p.m. at the **University Library (not the Arboretum)**. While part of the CURAC Conference, this session on the Library Archives and the refreshment Break following are free and open to all UGRA members.

The **UGRA Annual General Meeting** is Thursday, June 13, from 10:00 a.m. to 12:00 noon, at the Arboretum Centre. Refreshments from 9:30 a.m..

The **Retirees Social** is Wednesday, August 28, 2019 from 2:30 p.m. to 4:30 p.m., at the J.T. Powell Building – lovely refreshments!

Deadline for submissions to the Fall Newsletter is September 20.

**economical**

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**For members of the University of Guelph Retirees Association**

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## UGRA and Economical Scholarships

We are very pleased to announce that Isaac Wismer (shown here with Kent Percival) has been awarded the 2019 UGRA Scholarship. He has also been awarded a scholarship from Economical insurance, one of the CURAC sponsors and a frequent advertiser in this Newsletter. Isaac is in his third year of a Bachelor of Computing Science degree and part of a five-year co-op program, which gives him many travel opportunities and work experiences. Grandson of Dr. Danny Butler, a strong supporter of UGRA, Isaac has many other family members who have attended the University of Guelph. Watch for a personal contribution from Isaac in an upcoming Newsletter!



Spring 2019

**UGRA**

## Be a Contributing Member of the UGRA (2019)

We hope you enjoy this newsletter, our informative website, and our various functions throughout the year. While membership in UGRA is free, we depend almost entirely on voluntary financial contributions from you, our members, to finance the Newsletter, room rentals, refreshments and other operating expenses. Our board members offer their time and talents freely, on top of their financial contributions. A contribution of even \$25 from you would go so far towards sustaining UGRA so we can continue to work on your behalf. Please use the form below or make a contribution at the next event.



### University of Guelph Retirees Association Contributing Membership (2019) Form

**YES!** I want to help promote the welfare of retirees and to foster a mutually beneficial relationship between retirees and the University by contributing to the UGRA's administrative costs.

My contribution is \$.....

Name..... Date.....

Address.....

City/Province..... Postal Code.....

Email..... Phone.....

(Note that the email address will be used for UGRA communications only.)

Please make cheque payable to the University of Guelph Retirees Association.

Mail this form with your cheque to:

University of Guelph Retirees Association • PO Box 48-4916 • University of Guelph • Guelph Ontario, N1G 2W1

#### Electronic Payment

Instead of mailing in a cheque you can now make a secure donation to UGRA electronically using PayPal and your credit card on our web page at: <http://www.ugra.ca>





## How to Contact Us

Don't hesitate to contact us with your questions, comments, and concerns. To advocate on your behalf, we truly *want, and need*, to hear from you. Here are the ways to contact us – don't forget to provide your name and contact information in your message so we can follow up promptly.

**By Email:**  
president@ugra.ca

**By using the 'Contact Us' tab on the UGRA website:**  
[www.ugra.ca](http://www.ugra.ca)

**By Phone:**  
519-824-4120, Ext. 52197

**By Letter:**  
University of Guelph  
Retirees Association  
P.O. Box 48-4916  
University of Guelph  
Guelph, ON N1G 2W1

PUBLICATIONS MAIL AGREEMENT NO. 40064673

RETURN UNDELIVERABLE CANADIAN ADDRESSES TO: ITEMS TO  
UNIVERSITY OF GUELPH RETIREES' ASSOCIATION  
P.O. BOX 4916  
UNIVERSITY OF GUELPH  
GUELPH, ONTARIO  
CANADA N1G 2W1

